Help





Set's Search within these results: \(\Gamma\) L1 (obtains 3 receivs 3 acquirs 3) WiTH credits

12 (many seweral multiple plurality more than one?) WiTH issuers

13 (many several multiple plurality) L5 L1 SAME L2 SAME L3

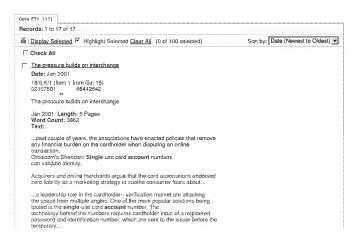
15 L1 SAME L2 SAME L3

15 (many several multiple plurality) WiTH issuers

17 L1 AND L3 AND L6

18 L1 SAME L3 SAME L6





...last November as part of DeskShop 2.0, its application designed to make online shopping secure and convenient (box, page 38).

The Propes

In general, single-use account numbers work like this: To obtain one, the cardholder must register a password and ID at the issuer's Web site. The password and ID...the purchase order.

Online and Conventional Interchange Compared. The merchant then sends the account number to the issuer for authorization. When the issuer receives the account number, it is flagged as a single-use number and decoded to reveal the cardholder's actual account number. An authorization or denial is attached to the socount humber, which is recoded back into the temporary number and sent to the merchant.

No...

...kept the Secure Electronic Transaction (SET) protocol from becoming the security standard MasterCard and Visa had hoped it would become when they introduced the technology several years ago.

Reluctant Consumers

"SET requires the cardholder, card issuers, the acquirer and the merchant to each install software to validate all the parties involved in the transaction," explains Richard D. Cornelius, a Phoenix-based...term partners or a short-term profit center.

Pairing Shoppers With Merchants

With online merchants so reliant on credit cards to facilitate sales and card issuers earning high interchange for online purchases, it is only natural that many Issuers promote their Web sites as a gateway to Internot shopping.

Bank card issuers pursuing this strategy include Capital One Financial Corp., Citigroup Inc., MBNA Corp. and Wells Fargo & Co. Internet card specialists NextCard Inc. and Aria, which is...

...by Providian Financial Corp., are also in the game, as are MasterCard International and Visa U.S.A. So are closed-loop issuers and merchant acquirers American Express Co. and Discover Financial Services Inc.

"Credit card issuers have a historic link to merchants when it comes to shopping because they provide consumers with purchasing power," explains Paul Jarnieson, senior analyst...

...used to compare prices, and some sites even offer chat rooms and bulletin boards to allow consumers to exchange and review comments about a product.

Issuers find merchant partners for their Web sites in several ways. Merchants eager to reach the issuer's customer base will seek them out about a marketing partnership and vice versa. E-commerce technology vendors...

View: HTML | PDF | Word

[** The Pressure Builds On Interchange.(Brief Article)
Date: Jan , 2001

16/5,K/2 (Item 2 from file: 16) 08311837 Supplier Number: 69698279

The Pressure Builds On Interchange (Brief Article) Jan., 2001 Word Count: 4207

... a leadership nole in the cardholder verification market are attacking the space from ruttiple angles. One of the more spoular solutions being touted is the single-use card account number. The technology behind the numbers requires cardholder input of a registered password and identification number, which are sent to the issuer before the temporary...

...as part of DeskShop 2.0, its application designed to make online shopping secure and convenient (box "Pairing Shoppers With Merchants").

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RELATED ARTICLE: Pairing Shoppers With Merchants With online merchants so reliant or credit cards to facilitate sales and card Issuers earning high interchange for online purchases, it is only natural that many issuers promote their web sites as a cateway to Internet shooping.

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several ways. Merchants eager to reach the issuer's customer base will seek them out about a marketing partnership and vice versa. E-commerce technology vendors...

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The Pressure Builds On Interchange Date: January 2001 16/6,K/3 (Item 3 from file: 9) 02350948 Supplier Number: 24705893 The Pressure Builds On Interchange

January 2001 Word Count: 3838

TEXT:

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Hispanic affinity

Date: Dec 2000

16/6,K/4 (Item 4 from file: 15) 02101661 ... 65406839

Hispanic affinity

Dec 2000 Length: 4 Pages Word Count: 2554

...card issuers to mest aggressively target Hispanic consumers is St. Louis Park, Mibbased Metris Companies Inc. Metric, which issues cards through its subsidiary Direct Merchants Credit Card Bank, in August acquired the U.S. bank card portiols of Bano Popular North America, the maintaind arm of Popular Inc., one of Puerto Rico's targest banking firms.

...competition among card issues over the past lew years as banks pull out all the stops in order to find more customers. The cost to acquire a credit card account through direct mail is approaching the \$100 lew! while list two to three years ago it stood in the \$80 to \$75 range, says David A. Smith, principal at Linthicum, MD-based First Anaposic Concelling. The overall growth rate in card receivables is in the single digits, so issuers are looking for any new channel.

Smith claims the Hispanic market is well suited to segmentation and affinity marketing because it is an easily identifiable niche. At...not out there, but if it's not out there in your language, it'll be a little more difficult to understand."

The fact that many Hispanics have no contact with banks also makes it harder for issuers that want to target the group to find potential customers. Pasquina notes that even Hispanics who have lived in the U.S. for years may...on records and don't have a history of paying bills, they haven't established a credit history."

Lists are Tricky

To find Hispanic consumers, many card issuers use list brokers, but the lists' accuracy can be spotty. "If you go buy a list from brokers that claim to have ethnic-specific files...

...Dorado, South America's mythical lost city of gold. The metaphor is apt: as the Spanish explorers discovered, there's no map to riches, and many who rushed eagerly into the search soon perished.

However, those issuers that are bold enough to enter the market early and target newcorners to credit do stand to enjoy increased loyalty from Hispanic customers and enhanced...

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[" In pursuit of El Dorado

Date: Oct 2000

16/6,K/5 (Item 5 from file: 15) 02080649 62819332

In pursuit of El Dorado

Oct 2000 Length: 5 Pages Word Count: 2904 Text:

...al arge, identifiable subgroup and its continued replenishment with new immigration presents the card industry with a natural affinity group to target. As a result, many issuers are jumping on the "hiepanic bandwagon with product offerings and markeling saliered specifically to this ethnic group. At the same time, those banks are learning...

"lissuers to most aggressively target Hispanic consumers is St. Louis Port, Minn-based Medris Companies ine. Motific, wilch is assected through its subclidary Direct Merchants Credit Card Bank N.A., naugust acquired the U.S. bank card portfolio of Banco Popular North America, the mainland arm of Popular Inc., one of Puerto Rico's largest banking lifms.

...competition among card issuers over the past few years as banks pull out all the stops in order to find more customers. The cost to acquire a credit card account through direct mail is approaching the \$100 level "while just two to three years ago it stood in the \$50 to \$75 range, says David A. Smith, principal at Linhlicum, Md.-based First Annapolis Consulting. The overall growth rate in card receivables is in the single digits, so issuers are looking for any new channel to acquire an account which is cost-effective."

Covering the Spectrum

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MasterCard in July launched two Spanish television commercials in its "Priceises" series.

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Ethnic Files

To find Hispanic consumers, many card issuers have turned to list brokers, but the accuracy of purchased lists can be spoity. "If you go buy a list from list brokers that claim...

...difference within the (Hispanic) population, and therefore strategic marketing decisions should be made by evaluating which of the Hispanics you're targeting," he says.

While many Hispanics have thin credit files, Smith says issuers can reduce their credit risk by supplementing credit-bursed data with data models that take into account consumers' demographic details as well as information on...

...South America's mythical lost city of gold. The metaphor is apt; as the Spanish explorers discovered, there's no road map to riches, and many who rushed eaperly into the search soon perished.

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" Card processor brings CRM to account manager

Date: May 2000 16/6.K/6 (Item 6 from file: 15)

02014914 52836364

Card processor brings CRM to account manager

May 2000 Length: 1 Pages Word Count: 620

Word Count: 62 Text:

...card competition away from pricing for the first time in a decade.

Called Relationship Processing, the solution - from First Data Resources FDR), Cmaha, Nab. - allows issuers and captioders to deline was everal accounts are related and to after the relationships over time. Issuers can view careholder data or an individual basis and as a group. FDR, a subsidiary of payment processing giant First Data Corp., had patients pending.

...authority, he added.

In such conventional accounts, a rigd relationship exists between the underlying and master accounts. For example, if a father establishes a joint account with his son, the master account stipulates a single credit limit for both. With Relationship Processing, the father and son can have experate accounts - with different credit limits - that fleed into one master account.

...out of the credit card system (such as authorizations and delinquencies) that's needed to understand the overall customer relationship.

With the online approach, card issuers can manage complicated consumer relationships, multiple relationships with the same individual, several relationships with the same household or multiple related households. "We can print out a statement that says, "Here's your overall account," and breaks down...

...For now, banks have the responsibility of identifying account linkages and communicating them to cardholders. That process occurs naturally whenever banks merge or a bank acquires a credit card portfolio. Eventually, cardholders will be able to define their own relationships.

"Once consumers start understanding that capability, it's going to affect banks' ability...

View: HTML | PDF | Word

Card Processor Brings CRM to Account Management.(Company Business and Marketing)

Date: May . 2000

16/6,K/7 (Item 7 from file: 16)

07346701 Supplier Number: 62051010

Card Processor Brings CRM to Account Management (Company Business and Marketing) May, 2000 Word Count: 587

word Count. 557

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Mew freedoms replace traditional values Date: Apr 14, 2000

16/6,K/8 (Item 8 from file: 15)

02020530 52767967

New freedoms replace traditional values

Apr 14, 2000 Word Count: 3974 Tayt.

...company. Its debut lettre de gage offering was a Eu50 million two year deal priced at 8bp over Euribor, which was privately placed to a single account. This was soon followed by a Eu200m six year deal priced at 4bp over Euribor.

At the time of this deal, the president of the...

...business last year we estimated that we would probably have about Eu5bn of issuance in 2000," he says. "Of course the total depends on how many other participants will step into the market.

"At the moment we have three issuers, but we have also seen some interest from banks in France, the Netherlands, Austria and Scandinavia as well as from non-mortgage banks in Germany...a division of opinion among bankers on the extent to which the supply pipeline of new issues in 2000 will continue to present problems for issuers targeting sub-Euribor funding levels.

"Many of the mortgage banks were very active in the market last year," says one, "and can therefore afford to be much more sejective about when ... Barbour, director in structured capital markets at Barclays Capital in London

"Rheinhyp wants to focus on origination and servicing, and investors are keen to take credit risk and receive a return for it. This deal creates a unique way for investors to buy into a diversified

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Fending Off The Personal Bankruptcy Plaque

Date: March 1997

16/6.K/9 (Item 9 from file: 9) 01219971 Supplier Number: 23815025 Fending Off The Personal Bankruptcy Plague

March 1997

Word Count: 2871

TEXT.

...the model so it can examine transaction activity in all of a consumer's credit card accounts, rather than look at patterns only within a single account. This capability is especially helpful. If a consumer, for example, has five Visa cards, they are likely to be issued by five different banks. But...

...block with a bankruptcy score it unveiled in 1987. By now, the scorecard has significantly penetrated the industry. In September, the parent company, CCN Group, acquired Experian, Inc., TRW Inc.'s former credit bureau. The bankruptcy product, jointly developed by CCN and the three major credit bureaus (TransUnion, Equifax, and TRW, which is now known as Experion), is...

...just-developed credit scoring product for bankruptcies. In January, Atlanta-based Equifax, Inc., unveiled the Bankruptcy Navigator. Already, four of the top 25 credit card issuers are piloting the technology; another 25 banks are assessing whether they will use Navigator across multiple departments. While Navigator can predict bankruptcies in all types of financial accounts, credit card issuers appear to be the most interested, given their high exposure to the problem.

Unique strategy

Equifax's strategy is unique because it aims to sniff...

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[" Sales Manager Profile: Smith Barney Uses a Regional Strategy to Expand Its Business Date: Sep 3, 1996

16/6.K/10 (Item 10 from file: 15) 06395512 16397588

Sales Manager Profile: Smith Barney Uses a Regional Strategy to Expand Its Business

Sep 3, 1996 Word Count: 1152 Text:

..to see where they're getting the most bang, for their investment buck,"

Smith Barney's brokers say that this service is "the single best asset- gathering tool" and account-opener available to them, added Rice.

"Once we knew about assets held 'away,' " he said, "we could address them, and it would give us a...

...sales.

"We have high-net-worth coordinators stiting on the (Loc Angeles) trading desk who are intimately knowledgeable with the yield levels, with the major credit concerns, with the needs of the California investor - that you simply cannot acquire sitting in New York," he said.

In addition, Friedlander writes a monthly newsletter for brokers and investors, and conducts seminars and conference calls with the...

...this year. Rice said.

Rice encourages the firm's brokers to learn all they can about new deals by attending conferences and seminars given by issuers.

For example, Rice and several brokers and fixed-income specialists recently attended a "road show" hosted by the New

View: HTML | PDF | Word

Date: Sec 3 , 1996

[** Smith Barney uses a regional strategy to expand its business.(John Rice of Smith Barney Inc.)

16/6.K/11 (Item 11 from tile: 148)

08935014 Supplier Number: 18634739 (USE FORMAT 7 OR 9 FOR FULL TEXT.)
Smith Barney uses a regional strategy to expand its business.(John Rice of Smith Barney Inc.)

Sep 3, 1996

Word Count: 1215 Line Count: 00099

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Metropolitan Transit Authority, held to discuss an upcoming deal...

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Taming the fraud monster Date: Sep/Oct 1996

16/6,K/12 (Item 12 from file: 15) 01284472 99-33868

Taming the fraud monster

Sep/Oct 1996 Length: 3 Pages Word Count: 1672 Text:

... can even spot deviations within the first two transactions. Results so far have been impressive. With neural nets in place, fraud has reportedly declined at many Issuers by several hundred dollars per account.

Scoring methodologies have been shown to be another effective tool in combating the fraud monster. Scoring is similar to neural networks...

... is based on a static model that must be assessed and revesed over time to remain effective. In addition, scoring is not based on a single account's activity, while the neural network technology can locus on an individual account. The neural net has the capability to learn from previous account activity and can continue vectiving on its own. Even an issuers using scoring technology, as more sophisticated tools are developed to reduce fraud, the perpetrators have devised on the verys to commit it. In fact, new scheme to attack the credit card industry are developing daily. Application fraud is inching back; now techniques to commit it nover-received' fraud are appearing; account takeovers are more popular than ever; and interest fraud is entered to the torzen.

The internet is viewed by many as the ...

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Eat or be eaten

Date: Aug 1996

16/6,K/13 (Item 13 from file: 15) 01276431 99-25827

Eat or be eaten

Aug 1996 Length: 7 Pages Word Count: 7242 Text:

...of investment bankers within the firm devoted to any one industry sector. That's typical of the major investment banks. Partly because here are so many banks in Europe, partly because banks are such active issuers of debt and equity, investment haarse studies traditionally have had more people covering banks than any other industry sector. But, increasind, it is, also because of the processing the state of the processing the processing the state of the processing the state of the processing the proc

...been small regional and centonal banks, many of which have been bought by the big three private banks in virtual recoues. Swiss Bank Corp has acquired is such banks since 1981, UBs nine and Credit Suisse seven. In Germany, a similar process of mergers between the country's small savings and cooperative banks is proceeding. At the opposite end of...of the banking market. Then will follow a period when these large banks build market share across Europe.

What might drive this process is the single currency, which will make it much easier for a customer in France to open an account in Germany or the Netherlands, assuming that basic tax equalization runs in parallel with currency union. The customer will then pick and choose his bank...

...changed customer behaviour towards financial institutions," says Alastair Walton, a director of FIG at as First Boston. "There are now so many more ways to obtain credit."

One disturbing development for banks has been the growth of branchless, telephone banks, such as First Direct in the ux, where customers open accounts and...

View: HTML | PDF | Word

A new day for service software

| Date: Sep 1995

16/6,K/14 (Item 14 from file: 15) 01092933 97-42327

A new day for service software

Sep 1995 Length: 4 Pages Word Count: 1647 Text:

Customer service gets a lot of lip service these days, but for many credit card issuers, the software used to accept and process customer calls is a plecumeal collection of overloaded programs. At best, the hodgepodge systems fail to make full...locates the cardholder's file.

Meanwhie, the automated voice-response unit gives a menu of options to the customer, such as current balance, last payment received, available credit, and other items. The caller also has the option of speaking to a live agent. If a service representative is needed, an automatic call distributor.

...returned when an agent is available to follow up. This feature has gained such popularity the past two years, that most software vendors offer

Issuers can also use so-called dialed-number identification to set up several toil-free lines for specific problems, such as reporting lost or stolen cards. The calls are funnelled into the same phone switch and routed, based...

...handled without growing staff," he says.

Savy banks can even design software that enables service agents to hardle more than cards. Mertgages, auto loans, savings account, virtually any bank product, san be serviced by a single agent provided the agent receives the appropriate data. Havas claims, And vendors aren't even stopping there. The next generation of software will include modulas.

View: HTML | PDF | Word

A New Day for Service Software

Date: September 1995 16/6,K/15 (Item 15 from file: 9) 007/2437 Supplier Number: 23284819 A New Day for Service Software

September 1995 Word Count: 1640

TEXT:

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The Race for European Debit

Date: April, 1994

16/6,K/16 (Item 16 from file: 16)

03303056 Supplier Number: 44561128

The Race for European Debit April , 1994 Word Count: 2257

...based transactions, or 0.5% for signature-based transactions. That leaves det/Masstro acquirers free to negotiate merchant discounts appropriate for individual markets. "In Spain, acquirers get a merchant lee close to credit card acquisition fees," Tennemman says. They've positioned it as a new international payment scheme - and that's what will happen in most markets."

Single...

...message goes out from the terminal for posting, clearing, and settlement.

"In the U.S., if you want to post something real-time to an account, you must have a single message - it's a federal legal requirement," says Bruce. But in the EMEA region, there's no such requirement." A dual-message card can be...

...technology."

On the potential for Interlink, says Cobb; 'Countries will move if they want it for their domestic needs - so it is not destination-only.' Many issuers, she says, will want to go international

View: HTML | PDF | Word

The race for European debit

Date: Apr 1994 18/6,K/17 (Item 17 from file: 15) 00860326 95-09718

The race for European debit

Apr 1994 Length: 5 Pages Word Count: 2153 Text:

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Records: 1 to 17 of 17

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